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REPORT ON

CO-OPERATIVE **HOUSING**

CO - OPERATIVE UNION OF CANADA

REPORT
ON
CO-OPERATIVE
HOUSING

prepared by

J. F. MIDMORE

for

THE CO-OPERATIVE UNION OF CANADA

OTTAWA

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Report on Co-operative Housing

The study on which this report is based was conducted under a grant from the Government of Canada through Central Mortgage and Housing Corporation under Section 33 of the National Housing Act, 1954.

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The individual members of the advisory group do not take responsibility for the report as a whole or necessarily agree with all of the recommendations contained in it. This must be the responsibility of Mr. Midmore and the Co-operative Union of Canada.

Foreword

Here and there in Canada co-operative housing has made a significant contribution to improved living standards for those people directly involved. But by and large, co-operative housing has not played a significant role in the solution of Canada's housing problem as broadly understood.

Co-operative housing requires the mobilization of the resources and the capabilities of the people who need housing. It is the democratic approach to the satisfaction of housing needs. It is not a method with strong appeal for either the entrepreneur or the philanthropist. If co-operative housing is to succeed substantially, in the national setting, new approaches are obviously necessary.

Co-operative housing has been taken into account in various studies of housing problems in the past. There is provision for it in the National Housing Act. But never before has comprehensive research been undertaken in Canada in an attempt to discover why the method has not been used more extensively in this country and what should be done to speed up its development. We strongly commend Central Mortgage and Housing Corporation under the leadership of its president, Stewart Bates, for its foresightedness in making the present study possible.

For more than six months, J. F. Midmore of Regina, as director, has given the study his undivided attention. We believe that the result of his work as found in these pages will commend itself to all those interested in co-operative housing in Canada.

It is our confident hope that this report, as it gives strong emphasis to the potential of co-operative housing, will bring encouragement to those who are working in this field across Canada. We hope also that the report will be read widely by those who are

seeking solutions to Canada's housing problem, at all levels of government — federal, provincial, municipal — and that an understanding of the nature, methods and potential of co-operative housing on the part of a much wider circle will result.

The Co-operative Union of Canada

Ottawa, September 1962.

R. S. Staples
President

Acknowledgements

One of the first steps in the study was the appointment of an advisory committee. This group of Ottawa executives was selected for their knowledge of housing, co-operatives, trade unions and research. At their first meeting it was decided to conduct the study on a decentralized basis.

Ten meetings from St. John's to Vancouver brought together interested co-operators to tell of their housing experiences, successes, failures and problems. All of these meetings were conducted on a discussion basis. The participants often generated helpful ideas without knowing that they were doing so.

The first work outside Canada was done in New York and Washington. Officials of housing co-operatives in the U.S.A. were very helpful. The long and valuable experience and the extensive knowledge of United Housing Foundation were willingly made available to me.

Though a non-member, I was welcomed at the annual Conference on Co-operative Housing held in Washington under the sponsorship of the Co-operative League of the U.S.A. I was privileged to speak to the meeting so that my purpose and presence were given some prominence. This opened the door to interviews with many conference participants, including executives from housing co-ops, community planners and government officials.

Similarly in Paris, I was given the privileges of the meeting of the Housing Committee of the International Co-operative Alliance. In England and Continental Europe, co-operative and government officials were most willing to show their housing projects and discuss their organizations and accomplishments.

Back in Canada, officers and staff at Central Mortgage and Housing Corporation provided information that could not have been secured from any other source. When I requested information not readily available elsewhere, they provided it without question. Similarly all personnel of the Co-operative Union of Canada were most helpful and provided encouragement almost daily. Many statisticians and librarians in Ottawa and other Canadian cities readily provided information. I was amazed at their desire to assist, though they did not always know the exact nature of the study.

It was a pleasure and a privilege to piece together the ideas and information provided by so many people. Without their help this report could not have been made. This is good reason for my sincere gratitude.

The study now belongs to the people of Canada. I hope that it will help provide fuller and richer lives, in better communities, for many.

Regina, Saskatchewan

31 July 1962.

J. F. Midmore, Director
Co-operative Housing Study

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The Co-operative Movement

The modern co-operative movement had its beginning in Europe at the time of the Industrial Revolution. It was one of the means adopted by workers for the solution of their social and economic problems.

Co-operative principles

In 1844 a group of flannel weavers in Rochdale, England, developed a set of basic principles which are to this day followed by co-operatives throughout the world. These are :

- (1) open membership — anyone who can use the services of a co-operative may join.
- (2) democratic control — each member has only one vote, regardless of the volume of business he does or the amount of capital he has invested.
- (3) limited and reasonable return on capital — this limits the rate for dividends which may be paid on shares, leaving the surplus for patronage refund payments. In many instances co-operatives have operated without payment of any dividend on share capital. Indeed, some operate with nominal membership fees and no share capital.
- (4) Surplus earned in the operation of the business is paid back to the member on the basis of the amount of business he has done with the co-operative rather than on the basis of investment. This is the principle of patronage refunds.

The European co-operatives

Because Europe was becoming rapidly industrialized in the last century, it was natural that co-operatives there should develop

in urban centres, closely allied with the workers and their trade unions. Thus, consumer co-operatives became a significant economic force in many of the countries of Western Europe. However, Europe was not entirely without co-operative development in agriculture. For example, Danish farmers found the co-operative way an excellent method for marketing their dairy produce. Other European farmers followed the lead and today much of the agricultural production of Western Europe is marketed through co-operatives. In several countries the co-operative share in agricultural marketing is over ninety per cent.

The Canadian movement

The earliest Canadian co-operatives were consumer associations located in the Maritimes and Ontario. However, because the Canadian economy was predominantly rural, the more significant co-operative developments centred around agriculture. Economic co-operation plays a significant role for Canadian fishermen also on both coasts. They buy their supplies and market their fish to an increasing extent through co-operatives. While consumer co-operatives did not develop as soon nor as rapidly in the cities of Canada as they did in Europe, credit unions operating on the same principles as co-operatives have enjoyed remarkable growth and success among Canadian workers in urban centres.

Credit unions

Credit unions, which are known as credit co-operatives or credit societies in other countries, originated in Germany about 1850. They were first introduced to this continent in 1900 when the first *caisse populaire* or credit union was formed at Lévis, Quebec. Their purpose is to encourage thrift and to handle the credit needs of members. As in the case of other co-operatives, the members own the business. Loans are approved by a credit committee elected from the membership. Many large *caisses populaires* in Quebec do a significant amount of mortgage lending, which helps to finance fishermen's boats, farms and homes for urban dweller. Each Canadian province has its own act and regulations governing credit unions, and an inspection service.

According to the *Report on Credit Unions in Canada, 1960*, prepared by the Canada Department of Agriculture, there were 4, 287 credit unions in Canada reporting a membership of 2,544,300. Combined assets totalled \$1,299,000,000. The rate of credit union growth is illustrated from the 1950 and 1960 figures on membership, members as a percentage of the total population, and assets — all from the same report :

Year	Members	Members as a Percentage of Total Population — %	Assets — million dollars —
1950	1,036,175	7.5	312
1960	2,544,300	13.9	1,299

These credit unions were affiliated with 27 central credit unions with assets of \$176 millions. The centrals act as credit unions for member organizations. Credit Unions have an extremely good operating record. The disciplinary action which the members exercise on one another is, no doubt, one factor which enables them to operate with a remarkable small loss ratio. They have proved how successfully people can manage their own savings and credit when organized under co-operative methods.

A world movement

Co-operatives are a world-wide movement. The membership of the International Co-operative Alliance consists of 104 organizations in fifty different countries. It is estimated that the total membership of affiliated organizations is almost 150 million. United Nations recognition of the co-operative movement is indicated by the status it gives to the International Co-operative Alliance, which enjoys the right to participate in the work of the Economic and Social Council as a class-A member. The I.C.A. has collaborated with the United Nations at housing conferences. Joint consideration has been given to the establishment of a world housing organization. Dag Hammarskjöld, the late Secretary General of United Nations, said: "Co-operatives aim not at making maximum profits for a few but at rendering maximum service to the community at large." Similar encouragement, endorsement or recognition has come from Pope John XXIII, the late W. L. MacKenzie King, President John



Example of slum conditions in a Canadian city.

F. Kennedy, President Dwight D. Eisenhower and many other world leaders.

Any consideration of co-operative achievements must include the social and educational effects of co-operative activity on members. Participation in the affairs of the co-operative is a continuous built-in exercise in democratic activity. The members who sit on committees and boards have additional opportunity to develop their capabilities.

Co-operatives for housing

Co-operatives for housing may operate in several fields and perform a variety of functions. Their purpose might be for financing, for building or for ownership. While some co-operatives accept members' savings solely for the purpose of investing in housing, this study will be mainly concerned with the latter two functions.

Most Canadian organizations in this field are building co-operatives. Some of these use a large proportion of member labour. They are sometimes referred to as "Do it yourself" or "Self Build" co-ops. Others have a completely integrated operation, planning and developing communities and selling completed homes to members who do not do any of the construction work.

In most other countries, ownership is usually the only function of the co-operative. In Canada housing co-ops in which members do not take individual title of the houses may be referred to as "continuing co-operatives"; in the U.S.A. as "management type co-operatives". Regardless of name, the function of housing co-operatives is to provide the housing that their members occupy.

Great possibilities

Co-operatives were first organized over a century ago for the solution of great social problems. It is not too much to hope that they can serve the same purpose in our day and help to solve Canada's complex housing problems. In a housing co-operative the members control the organization and occupy the housing. Where

co-operatives exist they constitute an organized consumer influence in the housing industry. They are the one non-professional group interested in housing as such, rather than housing as an avenue for investment, or a means of speculating in land, or for any other secondary or ulterior purpose.

Canadian Attitudes Towards Housing

In the last 100 years there has been little essential change in Canadian attitudes toward housing. Whatever change has taken place has been largely due to the influence of advertising, fads or popular appeal. These forces have had greater influence than sound economic considerations for the individual or the municipality, or sound planning for the benefit of all concerned.

Urban renewal

The current replacement of substandard housing compared to the volume required suggests a lack of appreciation for the age of many Canadian cities. As a nation Canada will be 100 years old in 1967. There is housing in some of its older settlements which predates the year of Confederation. Many urban renewal studies have been made of Canadian cities. The results have not been such that figures could be uniformly tabulated. Some have catalogued the blighted area on an acreage basis; others have shown it as a percentage of total housing. The studies which report the numbers of unsatisfactory houses do not do so with uniform terminology. But five Canadian cities taken at random describe 7,300 homes in such terms as bad, sub-standard, poor or very poor. These are five rather small cities with an average population of about 50,000. There is little evidence that any privately-constructed housing is being built for the residents of slums. The only housing especially constructed for them is under federal-provincial housing projects. Under these projects 8,248 housing units in all were built in the period from 1950 to 1960. A comparison between substandard housing in the five small Canadian cities and this construction suggests either a lack of appreciation or lack of concern for Canada's slum

problem. As Canadian cities grow old, their citizens do not seem to realize the inevitability of this aging process, nor its cost.

Attitude towards land use

The attitude of young Canada suggests that land is a limitless resource. True, there are few countries in the world as sparsely populated. But density of population for the whole land area means nothing when housing is being considered. One Canadian in three now lives in one of the eight largest cities. It is reported that 60% of Canadian population growth in the decade 1951-61 accrued to the few large metropolitan centres. In the housing context, the principal population concentrations are found on the lower mainland of British Columbia, the lakeshore from Niagara Falls to Oshawa, Montreal Island and the adjacent mainland. In these regions, Canadians have used up land for housing just as though it were as unlimited as the air they breathe, rather than a valuable and rapidly diminishing natural resource. In the lower mainland of British Columbia much valuable farm land is being subdivided each year, leaving less and less for the production of food for residents of large urban centres. The report of the inquiry into the Design of The Residential Environment by the Royal Architectural Institute of Canada says: "Some lands in the paths of growing cities are uniquely endowed to produce specialized national crops." The report goes on to suggest that the growing cities can detour, and if the orchards and vinelands between Hamilton and St. Catharines were so saved we could all have "better food and drink to enjoy in better environments."

The cost of urban sprawl is not measured solely in the cost of land; all city services are affected. Sewer and water mains must be longer; streets and highways are more subject to bottlenecks. Public transportation has greater distances to go per fare and is less able to meet economically the requirements of the taxpayer.

The ideal Canadian home

As a personal possession the Canadian home apparently must meet certain criteria in order to satisfy. Ideally it must be a detached

dwelling for the sole occupancy of a Canadian family. This is consistent with the rural background, where every home had four exposed sides. This standard is apparently important, even if the windows of a neighbour's home are so close and so aligned that the occupants can be observed from one home to another. Even under these circumstances "Privacy" is considered effective. A Canadian home is often a status symbol expressing the individuality of the owner by its size, design, colour and locale.

Increase of prices in recent years has led to the ingrained belief that the Canadian home will always appreciate in value. Buying a home is a popular method of saving and a "good investment". Whether this trend can or will continue is questionable.

While these values and attitudes may be all very well for the Canadian that can afford them, they are a great detriment to many who attempt to "keep up with the Joneses". For example, on May 18, 1962 an ad in a Toronto daily paper offered "this magnificent home, only \$12,142 including lot. Pay \$870 down to one 6½% NHA mortgage — just \$84 per month including interest, principal and taxes." After describing the virtues of the home, the ad goes on to state that recent sales in this community were made to a warehouse clerk, a TV repair technician, an aeronautical inspector, a printer, a maintenance engineer, and an accountant. The work location of these buyers ranges from 35 to more than 40 miles away from the advertised homes. The price of the home, the down payment, the monthly payments and the occupations of those who have bought, all suggest that an attempt is being made to attract buyers with incomes of about \$4,000 — people who will likely be committed to punch a clock each morning and evening. They would be unable to exercise the prerogative of the executive who may, in some instances, adjust his working hours earlier or later to avoid rush-hour traffic. Unlike the executive suburbanite, their transportation is likely to be a used automobile of doubtful reliability. Low-income commuters may spend as much as a quarter of their waking hours travelling to and from work, attempting to carry more monthly commuting expense than they can really afford, while they landscape and otherwise improve their suburban property, which may have been beyond their means in the first place.

These are some of the attitudes that affect housing in Canada, some of the conditions under which co-operative housing must operate, some of the traditions that it faces when it attempts to make a contribution to the betterment of Canadian communities and the people that live in them.

The National Housing Act and Canadian Housing

The Government of Canada first showed interest in housing in 1918 by making loans to the provinces so that they might assist municipalities with housing programs. The first general housing legislation, the Dominion Housing Act, was passed in 1935. This was followed by the National Housing Acts of 1938 and 1944, culminating in 1954 with the present National Housing Act, defined as "An Act to Promote the Construction of New Housing, the Repair and Modernization of Existing Houses, and the Improvement of Housing and Living Conditions." Central Mortgage and Housing Corporation was established by Act of Parliament in 1945. It administers the National Housing Act and co-ordinates the activities of the federal government in housing.

Role of CMHC

Under the terms of the National Housing Act of 1954 the federal government, through Central Mortgage and Housing Corporation, participates in housing in the following ways :

1. Loan insurance — The Corporation insures the mortgage investments of lending institutions (insurance companies, trust companies and banks) for the construction of new housing for sale or rent.
2. Loans — The Corporation makes direct loans to home owners, or owners of rental properties where other sources of mortgage funds are not available. It also makes loans to limited dividend corporations for the construction of low-rental housing projects. Recent amendments to the Act provide for loans to universities

for the provision of dormitory accommodation. When speaking to the National House Builders Association in Montreal in January 1962, the President of CMHC reported: "Since December 1960 the Corporation has made loans to 22 universities for construction of accommodation for some 4,000 students. In addition to the \$20 million already committed, we also have on hand preliminary applications from 14 other colleges or universities for a further \$18½ million."

Loans to municipalities for sewage treatment projects can also be made by the Corporation.

3. The Corporation guarantees home improvement loans made by banks to home owners, and may under certain conditions guarantee rental revenues for investments.
4. The Corporation is empowered to make certain investments in co-operation with provincial governments. These are for the acquisition and development of residential land and for the construction of housing for rent.
5. Grants are available to municipalities for slum clearance through the Corporation. Grants are also made for housing investigations, research and technical assistance.

Co-operative housing under NHA

Under Section 7 and 8 of the National Housing Act, Central Mortgage and Housing Corporation is authorized to insure loans made to two types of co-operatives: (1) housing co-operatives or "continuing" co-operatives, in which the housing when completed will be owned and operated by the association; (2) building co-operatives, in which the houses when completed are sold or transferred to the members.

Insured loans for co-operative housing are granted on the same conditions as loans to individuals. CMHC insures loans for co-op apartments also on the same basis as loans on rental projects. In either case the corporation may make a direct loan if funds are not available from an approved lender.

Co-operatives may also establish limited dividend housing companies to provide accommodation for low-income families. Companies so established are subject to the same conditions as those owned by any other sponsor.

Through these many and varied activities the National Housing Act, administered by Central Mortgage and Housing Corporation, can have considerable influence on the housing of the majority of Canadians. But despite the many areas of influence, the role played by federal government is one of assistance and encouragement rather than of control.

In 1961 the Corporation had total earned revenue of \$94,770,598. The annual report for that year goes on to say : "Net revenue in 1961 after provision of \$5,731,000 for income tax was \$5,731,083."

The cost of shelter

In 1957 the Royal Commission on Canada's Economic Prospects predicted that in 25 years some 3,700,000 houses would be built at an estimated cost of \$40 billion. In Canada's rigorous climate its citizens pay 16.4% of their personal income for shelter — a fact recently established by a Dominion Bureau of Statistics special survey of family expenditures. (Amounts paid against the principal of housing loans are not included.) In addition, house operations took 3.8% of the family budget, and house furnishings 5%.

The high cost of urbanization

Consistent with the trend to urbanization of Canada, more and more housing is being built in and around cities. The change in population distribution clearly indicates this trend. In 1956, 47% of Canadians dwelt in centres of 5,000 or more. In the 1961 Census it was found that 62% lived in centres of this size. One Canadian in three lives in one of the eight largest cities; one in five in the metropolitan area of Montreal or Toronto. Canada's cities and towns are spreading over new land at the rate of approximately 100 square miles a year, with 70 square miles of that area devoted to housing. As there is only 1/10 of this amount of land held

Modern "social housing" in Europe.



under federal-provincial land holding arrangements, it is evident that urban sprawl is largely uncontrolled, that municipalities are not taking advantage of the land assembly provisions of the National Housing Act as they might. As a result, the cost of house building sites, which have increased from an average \$1600 in 1954 to about \$2,600 in 1961, will likely continue to climb. In this same period, higher land costs have been the largest single factor in the increased average cost of single-family homes, which has risen from \$10,472 to \$11,983.

When Mr. Stewart Bates, president of Central Mortgage and Housing Corporation, appeared before the Senate Standing Committee on Finance, on July 31, 1958, he advised that Canada had a million houses over 50 years old, that the housing stock in Canada must almost double in the next fifteen to twenty years, and that 150,000 dwellings per year were required just to "keep up". In 1961 new dwelling starts numbered about 125,500.

Housing for low-income families

Whenever the Parliament of Canada considers housing, much of its attention is devoted to housing for low-income people. This was true in the Senate Committee Hearings in 1958, as it has been on other occasions. Their concern is for the 41.6% of non-farm families whose incomes in 1959 were less than \$4,000. There are other significant figures for 1959 : for example, only 3.3% of NHA borrowers had family incomes under \$4,000; of the total dwelling starts only 4.3% were for low rental. While not exactly related, these data suggest that some 40% of Canadian non-farm families built — or had built for their use — approximately 8% of the housing under NHA programs. It is recognized, of course, that there are no clear-cut income levels above or below which a person can or cannot afford to buy a home. Furthermore, a man with a \$4,000 income, who may be able to buy a home in Saskatoon, may have no hope of getting one in Metro Toronto.

The Monthly Review of the Bank of Nova Scotia of February, 1959 was devoted to housing and had this to say : "Though the over-all adequacy of housing has been improving there is a residual

core of Canada's population which has not been able to take advantage of the opportunities offered. These are the families with low incomes who simply cannot afford housing of their own." The review goes on to point out the changes that were made in the National Housing Act to make new housing more easily available to low-income people. At one time it was believed that building more than enough new homes to satisfy the demand would cause devaluation of older homes to the point where it would be within the financial ability of low-income people to acquire them. There has never been enough housing available to test this argument. Even if there were, it would seem to be a harsh solution to devalue Canadian investment in housing to such a degree.

Slums in Canada

While there are no complete or uniform statistics on the deficiency of housing, there can be no doubt about slums or near-slum areas in Canada. The Census of 1951 disclosed that about 20% of rural and 9% of urban dwellings were in need of major repairs. In cities of over 30,000 population, there were about 100,000 dwellings in this condition. Many dwellings even lacked running water.

In "Parliament Speaks on Housing", Vol. VII, No. 16, dated February 22, 1962, it is reported that Mr. Loiselle made the following comment: "I shall just say that Montreal has 17,645 slum dwellings in which 29,282 families are living. Those figures mean that a total of 116,450 people, or 8 per cent of the whole population of Montreal, experience hardship in unsanitary surroundings which beggar description . . ."

These conditions exist in spite of National Housing Act provisions designed to correct them. It is questionable whether the steps now being taken are keeping pace with the deterioration or blight of Canada's housing. There could be a variety of reasons for this situation. Municipal governments generally lack the money. They may also lack appreciation for the problem. Taxpayers may be unaware of the situation. The general Canadian attitude may be described as apathetic.

Housing for senior citizens

Medical science and its recent ally, geriatrics, have combined to bring a longer and fuller life to more Canadians. Because people are living longer, senior citizens are becoming an ever-increasing part of the population. More housing of every type is required for them. Accommodation for couples, bachelor apartments and hostels are all needed. In recent years many projects have been built. Often these developments have been built in isolation or near isolation from other housing or centres of interest to the occupants.

To sum up : in spite of a National Housing Act which is theoretically capable of providing homes for everyone, Canada's stock of housing is still deficient. It is estimated that the babies of the last war will begin to increase the new family formations by about 1965. By then even more new housing will be required. In addition to the general need, much more should be done for people with low incomes, people in slums, and senior citizens

Housing Co-operatives in Europe

Co-operative housing in Europe began in the middle of the last century, starting in Germany in 1848 and in Denmark in 1857. Co-operative building for individual ownership (as we have it in Ontario) is almost unknown in Europe. Their housing co-operatives are concerned with permanent home ownership for the membership as a whole. In Canada they would be described as “continuing co-operatives”.

Non-profit housing

Common terminology in Western Europe speaks of a “non-profit sector” of total housing. This classification refers to co-operative housing, publicly-owned housing, and housing owned and operated by non-profit foundations and by associations that are not designated as co-operatives. In Austria these are referred to as “housing societies of public utility”.

An examination of the extent of the non-profit sector reveals that in West Germany it constitutes a third of the new building; in the Netherlands 70%; in Sweden two-thirds. In the Federal Republic of Germany the non-profit housing federation includes representatives of the co-operatives, representatives of limited dividend corporations and municipal housing authorities. The co-operatives are the largest group of these three accounting for 24% of total housing in the Federal Republic.

In the Netherlands there are 466 housing associations which account for 39% of the total new construction; 31% is built by municipalities. Here the associations are operated by three different groups of sponsors: (1) the tenants; (2) church or trade union groups; (3) foundations (these are limited dividend corporations

with dividends limited to 4%). The housing associations formed by tenants are much like housing co-operatives. The only important difference is that the tenants pay annual dues to the association and rent their homes instead of investing in the housing which they occupy. In other respects they operate like a co-operative.

In Sweden a third of the total housing is built by co-operatives and another third by the municipalities; so non-profit housing is divided equally between co-ops and public bodies. Though these two sectors may work together in some ways, they do not join in one association as in Germany.

In Belgium, Switzerland, Finland and Norway, co-operative housing does not appear as closely allied with the broader non-profit sector as in some other countries; nonetheless significant proportions of the total housing are provided by co-operatives : in Belgium 25%, in Switzerland 45%, in Finland 12%, and in Norway 19%. Expressed in numbers, Austria has 131,000 co-operative dwellings and France 100,000.

Government influence on housing

Throughout all these countries the need for non-profit housing for people of low income and the co-operative contribution toward such need are widely appreciated. Government influence on housing and building is much greater in Europe generally than in Canada. In some countries controls have been necessary because of serious postwar shortages.

In Holland building is still controlled. The government prepares a building program at the beginning of each year and determines the amount of total building capacity that can be developed to house construction and the amount that shall be directed to each sector of the housing market. While government is anxious to lift these restrictions, attempts to do so in 1961 choked the building industry with non-essential activity which led to the re-imposition of controls in 1962.

Two other important factors influence European governments to control housing: the more advanced age of their housing and

the more advanced stage of urbanization. The effect of these factors seems to be readily and generally recognized — an indication of mature social thinking which is quite general in the old world.

Finance and subsidies

The Economic Commission for Europe prepared a comprehensive report for the United Nations on "Financing of Housing in Europe". The complicated exercise of reducing the many and varied financial arrangements to completely common denominators need not be attempted here. Generally speaking, governments of all Western European countries are actively involved in the financing and subsidy of almost all housing. The ECE computed the total annual housing cost borne by government in several European countries. Expressed in terms of U.S. dollars per head of population, in 1956-7 it amounted to approximately \$3 in Belgium, \$7.1 in the Netherlands, \$4.5 in Norway, \$4 in Sweden and \$5.6 in Ireland and the United Kingdom. The Norwegian figure includes subsidies which will likely be partially recovered. The Swedish figure does not include non-interest-bearing loans which are not amortized.

All housing subsidized

Subsidies apply equally to all housing, with the exception of luxury homes. Co-ops receive no preferential treatment that is not afforded to other owners. Under rent control they often house tenants who are on social welfare. They may be directed to do this by the welfare agency, if the co-operative housing falls within the specifications required. When this is done it is understood that the tenant is being subsidized rather than the housing. This attitude is described in *Housing in the Northern Countries*, prepared by the governments of Denmark, Finland, Norway and Sweden in 1960. Of non-profit housing in Norway, it has the following to say: "The Norwegian housing policy definitely seeks to stimulate co-operative and other forms of non-profit housing production, believing it to have great advantages over privately or municipally built housing."

Description of this practice is expanded in *Co-operative Organizations in Norway*, published by The Royal Agricultural Society of the attitude of the city of Oslo toward OBOS (the housing co-operative) in the following terms :

“For a period after 1934, OBOS received considerable municipal support in the form of guarantees on loans, tax rebates, cheap loans, etc. This was done as a substitute for municipal house-building for low-income groups. The city of Oslo had previously tried to supply this housing need through municipal financing and management. The units that were built in this manner often proved to be quite expensive and the management was a problem. The city of Oslo soon found that co-operative housing through OBOS could handle this problem much more economically. The older units which were built by the city were also turned over to independent owner societies in recent years.”

In 1950 the Banking and Currency Sub-committee of the U.S. Senate visited Europe to investigate housing co-operatives. Their report includes this observation about co-operative housing in Denmark :

“Private enterprise was no longer able to supply adequate housing for all income levels. It rejected doing the job itself. Instead it turned to a type of enterprise it felt retained the advantage of private initiative and competition and at the same time was motivated by and directed to high social and cultural objectives. To the extent the Government succeeds in getting the co-operatives to do the job, it is the Government’s belief that to that extent the Government has succeeded in relieving itself of an economic burden and at the same time created an interest and familiarity on the part of its citizens with the housing problem. It is believed that this causes an inter-action between public authorities and private citizens which would be difficult to achieve under a regime of direct public construction or of a system entirely dependent on private construction.”



Modern row housing in Canada.

Legislation for housing co-operatives

It is reasonable that government should regulate the operations of housing co-operatives as a general condition. Germany has a specific non-profit housing law. Elsewhere housing co-operatives are sometimes regulated by the law which regulates all co-operative associations or in some instances by specific law pertaining to them. In all situations they are subject to regulation of practice and audit.

Tax incentives

Personal tax incentives to encourage investment in housing are quite common in Europe. They often take the form of income tax relief based on savings earmarked for housing, on personal property tax, or interest on mortgages. These devices have all been developed to add to the total stock of housing in emergent situations.

Design and planning

Housing co-operatives, especially in the northern countries, have done and continue to do remarkably fine work in design and planning. While much of their building is made up of high-rise apartments, garden apartments and row housing would seem to have the greatest appeal for Canadians. In the row house, side walls are common to the houses on either side. Obviously, there are no side gardens but, as designed today, each house has a private front and back garden, landscaped by the owner to his own taste. Garden apartments do not have private gardens but each apartment has a separate entrance to a community garden or park area. Interior hallways with their odours and noises are eliminated. European housing is generally smaller than housing in Canada, but it creates an impression of at least equivalent size. The beautiful gardens at front and back of the row housing and the accessibility, both visual and actual to these gardens, create an impression of spaciousness contradictory to actual measurements.

Modern furniture

Functional furniture also tends to make better use of square footage. Danish and Swedish modern furniture seems to be within

the financial range of all. The secretary of the General Federation of Danish Architects in his book *Housing in Denmark*, published by the Danish Housing Ministry, credits the Danish Co-operative Wholesale with pioneering the now well-known Danish modern furniture design. Compact plumbing has contributed to reduced building costs. It seems to be a common feature in Scandinavian bathrooms; the hot and cold water is connected to one set of mixing valves where a swinging spout permits water to be run either into the bathtub or into a lavatory. Also by a turn of the diverter the water is forced through a metallic flexible tube to a portable shower-head. The cost of such an installation is said to be one half of the conventional type.

Planned communities

The National Association of Tenants' Savings and Building Societies in Sweden (a central housing co-operative) has the largest office of architects in the country. Their office was responsible for planning Hogdalen, one of the Swedish new towns which is considered a model by planners. This same group has acted as consultants in the planning of Hotorget, a part of the new city centre of Stockholm which will eventually be completely rebuilt, except for preservation of the fine old civic buildings which have already stood the test of several hundred years. Parks and playground areas receive high priority in all planning, just as foot traffic is segregated from wheel traffic; children are provided with safe parks and play areas. Underlying all of this is a keen appreciation for the value of land. New developments separated by much vacant property from present city boundaries still make economical use of land, apparently recognizing its value as an irreplaceable natural resource that must be conserved in the national interest. This conservation is accomplished without sacrifice of either privacy or beauty and actually seems to enrich community life.

Co-operatives as builders

Generally speaking, European housing co-operatives are not extensively involved in doing actual construction. In most places all the building is done by contractors on tender; an exception to this

is one of the two major co-operative housing organizations in Sweden, the Swedish National Building Company, Svenska Riksbyggen. This co-operative was formed by the building trades in 1940 for a three-fold purpose :

- (1) to provide housing;
- (2) to provide employment; and
- (3) to level seasonal fluctuations in employment.

It is their claim that before 1940 all work in the building trades ceased in the wintertime. They have proven that this is not necessary and it is now general practice for all contractors to build in all seasons. They build seven to eight thousand housing units per year. They own and operate a cabinet factory which produces kitchen cabinets, doors and windows; a stone company which is mainly concerned with marble dressing and manufactures window-sills, stairs, thresholds and other items; and a heating and sanitation company, and a paint company which produce equipment and material for the use of Svenska Riksbyggen and other builders.

HSB

The National Association of Tenants' Savings and Building Societies (HSB) in Sweden is the larger of the two co-operative housing movements in that country. This movement was organized by local tenants' associations, formed by tenants to secure better treatment from their landlords. Discrimination against families with children and similar abuses led to their organization. In 1923 the Tenants' Association in Stockholm formed the first HSB or Tenants' Savings and Building Society. This organization like all others which followed it was truly consumer-oriented. Its membership consisted entirely of tenants and it is still true that tenants or prospective tenants are the only persons that can enjoy membership. Today there are 190 local HSB's in every large town and practically all urban areas of Sweden.

The HSB's are the central body in a three-level organizational structure. It is with them that the individual member first makes contact. When he joins he becomes a shareholders and indicates

his housing need. He makes regular savings with the HSB for his future requirements. Single people who are sufficiently prudent and who recognize that they will likely marry, may and do become members, saving specifically for the home that they hope to have. More frequently, engaged couples make savings for this purpose. The savings process is desirable from the viewpoint of the member; but it is also beneficial to the association, for it is a valuable screening process through which the member proves his reliability.

The functions of the local HSB are to promote membership, to accept savings of members, to purchase building sites, to arrange finance, and to arrange for building by contractors. When a building is completed, the HSB allocates the apartments to the members who are to occupy them. These tenant owners have had no direct voice in the structure or the design of the building; this has been done for them by their HSB.

When the tenant shareholders move into the new structure, they become the members of the co-operative. This is the bottom level of the three-tier organizational structure. The members of the new housing co-operative elect their own board of directors, except for one director who is appointed by the central HSB. The central has representation on the board because at this stage the property is jointly owned by the housing co-operative and the parent. Members of the housing co-operative retain membership in the HSB.

The National HSB

The third and top level is the National Association of HSB's. The 190 local HSB's are the only members of this association. It is the policy-making body for the HSB movement, dealing with public authorities and providing a variety of services to its 190 members and their 1800 housing co-operatives. Among these services are the planning, designing and estimating of new projects. Its staff includes architects, engineers, interior decorators and specialists in all other fields of building. When necessary it assists in negotiations between the local and municipalities or between the local and contractors.

It provides legal services, advice on property management and advice on administration of local societies. It acts as the central depository of the members' savings collected by the locals. These savings currently amount to over 100,000,000 Swedish kronor. An audit service for members and their housing co-operatives is also supplied. Because of this audit and supervisory service they claim a 35-year record without irregularities. The National HSB also maintains a college for the training of personnel for housing co-operatives.

Housing co-operatives in other countries generally regard the HSB pattern of organization as a model to be copied and envied. It merits this high regard because it combines the important and closely allied activity of savings with the best techniques of co-operative home ownership. The three-level organization structure with the parent association in the centre, the housing co-operative at the bottom and the national organization on top, is a logical arrangement which places responsibility for each activity of the total operation at the level where it can be accomplished most efficiently, while retaining effective democratic control by the member. The 1800 housing co-operatives each have a board of 5. Therefore, there are 9000 board members directing the HSB movement.

Pseudo-cooperatives

One finds a variety of attitudes among housing authorities in Western Europe toward builder-sponsored pseudo-cooperatives. Such organizations are prohibited in Germany. Contractors are not permitted to hold office in non-profit housing organizations and the non-profit societies must deal at arm's length with contractors. In contrast, a small number of the housing co-operatives in Sweden are sponsored by private builders. Difficulties with these organizations have caused them to be subjected to control by a special board of five, three of whom are appointed by municipalities. They are also subjected to special technical inspection and must provide performance bonds for which they have established their own mutual guarantee company. An official of the Royal Housing Board regretfully describes the necessity for these extra controls and the opinion

One of the Tompkinsville homes.



that these organizations are less satisfactory than true co-operatives, which are consumer-oriented.

Housing co-operatives and the housing economy

Housing co-operatives in Western Europe are making substantial contributions to the total housing economy. They are contributing to good design, good planning, good education. The National HSB of Sweden held a seminar in June of 1962 for the entire Swedish building industry and appropriate public officials. It met for two and a half days in the south of Sweden and for a week in France. The HSB made all arrangements including ten of the best European architects and designers to give the lectures. Such interest stems from their interest in good housing generally. Non-profit housing in Germany provides a number of examples of social benefits. For example, many bachelor apartments are equipped with libraries, hobby rooms for woodwork, metal work, photography and similar activities.

Summary

To summarize the status of co-operative housing in Western Continental Europe, a consolidation of the opinions of several government officers and other responsible officials seems suitable.

Private rental projects rarely accommodate people of lowest incomes satisfactorily. While there are no fences between one income group and another, economical and good quality housing should be developed by public bodies, co-operatives and private enterprise. Failure to develop any of these sectors places an increased strain on the others and forces them to serve in an area which they cannot serve properly. Private builders will not lose by the development of the co-operative or public sector; to increase total housing standards increases the value of all housing. It is acknowledged that bona fide co-operatives are preferable to housing associations. The member of a co-operative invests to the best of his ability and such investment, regardless of the amount, reduces the need for mortgage funds. Where there are tenants' associations the householders have a greater interest in their housing than do

the renters of public housing — but co-operatives have this advantage built-in. Quoting again from *Housing in the Northern Countries* : “A common experience of all co-operative and similar forms of housing administration, is that the tenants take better care of the dwellings when they have an economic interest in the way the house is managed.”

Housing in Great Britain

Because of future prospects rather than past accomplishments, co-operative housing in Great Britain warrants separate consideration from the housing co-operatives of Continental Europe. British consumer co-operatives and insurance co-operatives rank among the largest in the world. Though it may appear inconsistent with this, co-operative housing development has been negligible.

Co-operative home financing

But an exception is found in the field of finance, where the Co-operative Permanent Building Society operates as a depository for member savings and grants loans for home owners' mortgages. The organization was formed in 1884 and today has assets of about £257,000,000. Of this amount £212,000 000 is invested in mortgages. During 1961 the society made mortgage loans to more than 23,000 individuals. It claims to be especially effective in facilitating transfers of older homes. Though extremely important as a financial device, neither this organization nor other British co-operatives have attempted to promote co-operative home ownership of the kind so effective on the Continent.

Housing societies

There are some 650 housing societies in Great Britain organized under the Friendly Societies Act. These are largely trusts and foundations operated by charities, service clubs and similar organizations. Apart from a few self-build co-operatives, the associations are concerned with providing housing for immigrants, old people, refugees and disabled persons. In total they account for slightly more than 1% of the houses built since 1945.

One small though notable exception to the general pattern of membership is the East Midland Housing Association at Coalville, Leicestershire, formed in 1917 with 11 veteran members. The initial capital of the co-operative was only £30. Since that time they have operated as a builder and contractor, building some 1180 homes. They report that these homes have been sold to members at less than the price of similar homes from competitive contractors. In addition they have repaired and modernized 480 miners' homes. These were old brick row houses in extremely bad state of repair. The modernization program has been of great benefit to the tenants.

Trends and government action

Since 1945, 34% of the dwellings completed in Great Britain have been for private owners and 63% have been "council houses" built by local authorities. This percentage has slowly reversed itself. In 1961, 60% of homes were built for private owners and 38% built by local authority. Because of this trend, the Ministry of Housing and Local Government made a submission to Parliament in February of 1961 which said in part :

"It is proposed to take power to make Exchequer loans, up to a maximum of £25 million, to approved housing associations at the same rates of interest as those at which the Public Works Loans Board lend to local authorities, and for the same periods. Loans will be subject to the condition that the houses will, unless and until otherwise agreed, be kept available for letting at economic rents. For a new house with an all-in cost of £3,000, the rent at current borrowing rates should be of the order of £4 a week exclusive of rates. Schemes of co-operative ownership on lines already established in the Scandinavian countries and elsewhere will also qualify for approval, and the Government hope that housing associations will take the opportunity to experiment in this field.

"No subsidy will be paid on any of these houses, except in the case of purpose-built accommodation for old people, which will rank for the £24 subsidy.

“The type of organization to be approved for the purpose will be housing associations registered under the Industrial and Provident Societies Acts. Such bodies, whose membership, organization, accounts, etc. are regulated by model rules drawn up by the National Federation of Housing Societies and agreed by the Registrar of Friendly Societies, already have a recognized place and prestige in the housing world.”

This action was advocated in the belief that the stock of the low-rental housing was not being supplemented in sufficient quantity. Rt. Hon. Charles Hill, Minister of Housing and Local Government, speaking on the legislation, said :

“But it is not only that housing associations should now come forward and make use of the £25 million which the Government can offer them in advances. I look further ahead. I want them to bring the scheme to a stage of success at which, having amply demonstrated the demand for cost-rent building and their ability to meet it, they can raise further monies elsewhere — from private investors and the lending institutions. I want this Exchequer £25 million to prime the pump of private finance.”

The Minister went on to express his gratitude to the association and continued :

“And I have substantially increased my financial support to them. They will be all the better placed to encourage existing associations, promote new ones, facilitate co-operation between associations and local authorities, and generally put Housing’s Third Arm firmly on the map.”

The United States Experience

Early co-operative housing development in the United States predated co-operative housing legislation by almost 25 years. Some of the most dramatic co-operative housing to be found anywhere had its beginning in New York City in 1926 where the Amalgamated Clothing Workers Union, the International Lady Garment Workers Union and several other labour organizations formed a limited dividend company to build co-operative dwellings. Their first company was the Amalgamated Housing Corporation. Regulations limited their mortgage to two-thirds of the cost of the project. Therefore the members were called upon to invest \$500 per room, which was one-third of the estimated cost of \$1,500. The Jewish Daily Forward, a labour newspaper, pledged \$150,000 with the Amalgamated Bank as security for loans granted to enable members to make these payments. The first tenants moved into the new buildings in late 1927. Nine buildings were completed in this location in the next several years.

In 1929 these efforts came to the attention of Franklin D. Roosevelt, then governor of the State of New York. He encouraged the co-operative to undertake a similar development as a slum clearance project on the lower east side of Manhattan. By the end of 1930 Amalgamated Dwellings, consisting of 236 apartments, were completed in this locality.

Principles of co-operatives

From the beginning Amalgamated Housing and Amalgamated Dwellings established basic principles for the co-operative organization and administration of their apartments :

1. Membership would be open to all without any restriction as to race, creed, or colour. In operation the co-operative actually

went further than simply following this basic principle of open membership. It encouraged and helped people who had lived in the slums that were cleared to relocate in the co-operative projects. They strived to secure a membership consisting of a mixture of all races, religions and colours.

2. Irrespective of the amount of investment, each tenant shareholder has one vote in the affairs of the co-operative.

3. Speculation was prohibited on the sale of the members' equity stock.

4. Membership was not to be confined to people from any one industry. It was recognized that if a preponderance of membership were from any one trade union, a strike in that industry might be disastrous for the housing co-operative. Consequently, the practice of not accepting more than 10% of membership from any one trade union is followed.

5. The greatest possible flexibility for the admittance and withdrawal of members was permitted.

6. The individual co-operator was made aware of the fact that he was not the owner of his apartment, but rather he was the owner of the entire co-operative, with all the others collectively.

7. Perpetual leases were banned; instead, short-term leases were used.

8. No dividends were to be declared on the capital stock; refunds were to be made on the basis of the total amount paid in carrying charges during the fiscal period.

9. The sponsoring union always emphasized that it was not the owner and did not exert any influence on the co-operative. Its interest was the general condition of the development.

10. There would be a program of continuous education. The educational process begins before the member takes possession of his dwelling. As many as four orientation meetings are held with the new members of the co-operative. These meetings deal with the responsibilities of the member, their relationship with the co-

operative, and generally encourage good citizenship within the new community.

Each housing co-operative is directed by its own board of directors and a house committee.

During the depression

At the end of 1931 these union-sponsored co-operatives had 620 apartments in the Bronx and 236 in Manhattan. Some of the members were still in debt for the ten-year loans they had made to pay their cash equity. The fledging co-operative entered the deepest years of the depression with an investment approximating \$3 - \$3½ million and responsibility for the life savings of 856 members. At the end of 1936 they found themselves with delinquencies amounting to \$156,000. However, eviction proceedings were taken against only two members and the large accounts receivable were eventually collected without the loss of a single dollar. During the depression occupancy dropped to only 95%.

United Housing Foundation

Up to 1936 the trade unions had formed two housing co-operatives: Amalgamated Dwellings and the Amalgamated Housing Corporation. From this beginning one overall parent or sponsoring organization was formed. This is the United Housing Foundation, which today has 19 affiliated co-operatives with a total of 13,000 dwellings. Three other developments are under construction with a total of 11,265 dwellings. The total cost of all of these buildings is in excess of \$310,000,000 and total members' equities are more than \$52,000,000.

The United Housing Foundation owns and controls Community Services Incorporated. This organization provides a management service and acts as general contractor for building done under UHF sponsorship.

UHF sponsorship was responsible for further redevelopment in the lower east side of Manhattan. Slums have been cleared and three more projects completed in that area. These four co-operatives

have twelve apartment buildings which contain 4,443 dwellings. Combined, they are known as Co-operative Village. An overriding objective for the entire village was the development of a closely-knit community, including many neighbourhood activities which are an important part of community life. When there was no library, the co-operative organized, financed and stocked one, which operated until a branch of the New York Public Library opened in the neighbourhood. A co-operative nursery school has always been among the first projects in each new development. A teen-age canteen with supervised activities is available for older young people. The Co-operative Village proudly boasts that in their history they have never had a single case of juvenile delinquency.

There are social activities for older residents too. These include music, art, dramatics crafts, hobbies and a social centre for the elderly. Joint economic activity is found in each development. There are flourishing credit unions and the Co-operative Village is served by two fine co-operative supermarkets. The responsibility for the success of all of this activity rests with the members of each co-operative. The democratic process has been strengthened because people have accepted the responsibility to organize and manage their own enterprises to meet their cultural, economic and social requirements.

Co-operative housing and slum clearance

Without mention of slum clearance, any discussion of the accomplishments of the United Housing Foundation would be incomplete. On the financial side, one of their twelve-acre redevelopments saves the city \$74,000 per year in sanitation services alone. Fire alarms were a frequent occurrence before redevelopment. Since then the area has had three fire calls in a six-year period.

Looking from Co-operative Village toward some of the (not so bad) slums which surround it, the gloomy faces of the five- and six-story walk-ups, with a garbage can at each front door, suggest even more depressing cold-water flats on the interior. The Z above Z of the fire escapes suggest a horrible ending. Happily, co-operative redevelopment has proven to be a productive and humane alternative.



Houses in a Newfoundland co-operative group.

Cost of slums

In Cleveland, Ohio, Oscar H. Steiner — successful, retired Cleveland manufacturer — turned his ability to building co-operative housing in local slum areas. In his book *Our Housing Jungle — And Your Pocketbook* he tells about experiences in Cleveland, not only in terms of human values but also in terms of the economics which must concern municipal authorities. He says :

“When an urban area rots into a slum, the taxpayers in the rest of the city are burdened with paying as much as 90 per cent of the costs of servicing the run-down district. — Actually, it would be good business for the city to resell cleared land for \$1 an acre, qualifying with assurances in its land sale agreement that these savings will be passed on to the eventual occupants rather than be kept by the builder. The city’s profit will be the long-run higher return gained by restoring a blighted neighbourhood to a sound tax-producing position, to stability and self-sufficiency.”

It is related that over a three-year period the white population living in the slums of one American city died from T.B. at three times the rate of those living outside the area. Furthermore an eastern city in one year received \$108 more in per capita revenue from good residential areas than it spent there, but at the same time its slums cost \$88 more per person than they yielded. A further quotation says : “It is almost impossible to build low rental housing for profitable investment.” Mr. Steiner goes on to point out why co-operatives are the best solution to this costly problem.

Other sponsors of co-operative housing

In addition to the United Housing Foundation, there are two other significant groups sponsoring co-operative housing in the United States. These are the Middle Income Housing Corporation, which operates in New York City, and the Foundation for Co-operative Housing. This latter organization operates over the entire United States. It has been in existence for some ten or eleven years.

Much of its energy is devoted to the development of detached or semi-detached dwellings in suburban settings.

Campus co-operative housing

During the Great Depression campus co-operatives were formed in more than a hundred American colleges and universities. Today there are some 300 of these associations with an estimated membership of 12,000 to 15,000. Together they form the North American Students Co-operative League which operates under voluntary management. It has four Canadian members. NASC publishes a bulletin bi-monthly and its members meet regularly during each Christmas vacation. A new project at the University of Michigan is indication of the confidence that these co-operatives have developed: it is a \$2.2 million housing project for women students.

Federal legislation for co-operative housing

The Congress of the United States enacted Bill 213 in 1950 — the first federal legislation relating specifically and solely to co-operative housing. Its passage was influenced by the report of the Banking and Currency Sub-committee which investigated and studied European housing programs early in the year. “213” co-operative legislation permits several kinds of co-operative housing development; among them “sales” type and “management” type. In a sales type co-operative (building co-ops in Canadian terminology), homes are built for eventual ownership and mortgaging by the individual member. In the management type (continuing co-ops in Canada) the housing remains the property of the co-operative and the members continue to operate it on a joint basis. These organizations are able to get insured loans under Section 213 up to 97% of the value of the property for a period of 40 years. The Federal Housing Administration provides assistance to “213” co-operatives in a variety of ways. It provides model forms for every conceivable type of legal situation, including sample agreements with members, the management and third parties. The eligibility and transfer of membership is regulated and periodic reports influence the operation of the co-operative.

The Housing Act of 1961 makes provision for housing "moderate income and displaced families". Under this legislation mortgages are granted up to 100% of estimated replacement cost at "below market" interest rates. These mortgages will be purchased by the Federal National Mortgage Association. Because of the "below market" interest rate, some controls are placed on the operation of the co-operative. For example, to be eligible a member's income cannot be in excess of limits prescribed by the FHA. However, an article in *The Federal Bar Journal*, Summer 1961, says: "As presently contemplated there will not be re-examination of income for continued occupancy."

If passed with this provision it discards the practice, sometimes followed in housing projects built for those with low income, of forcing tenants out when their income increases.

Jack T. Conway, deputy administrator, Housing and Home Finance Agency, speaking to the National Conference on Co-operative Housing in Washington D.C. on February 12, 1962, said :

"Before the Federal Housing Administration began insuring mortgages on co-operative developments in 1950, only a handful of co-operative developments had been built in the United States. But since then co-operative construction has steadily increased.

"By the end of last year the FHA had insured \$890 million in mortgages on over 1,500 co-operative developments with more than 73,000 dwelling units.

"This has been one of the most successful programs the FHA has."

While these figures are not large either numerically or in value when compared to the total of United States housing, there is a steady increase; a chart plotting the growth of housing built under the "213" program rises at about a 45 degree angle.

The co-operative record

In 1960, when reporting on Section 213 loans, the Federal Housing Administration reported that they had experienced almost

no loss over a ten-year period. The housing co-operatives, when telling about this loss experience, say that they have proportionally the smallest losses (or the best record) of any FHA program. They submit that the \$17,000,000 reserve fund which has accumulated from their good experience should be segregated from other FRA insurance reserves and that provision should be made for the co-operatives to participate in their own excellent record.

Pseudo-cooperatives

In the United States difficulties have arisen because some "co-operative" housing organizations were really not co-operatives operating according to co-operative principles. These difficulties have occurred as a result of developers "mortgaging out" of their projects. Other dissatisfactions occur when "co-operative" groups own a building and occupy only a portion of it, renting for profit the apartments that they do not occupy themselves. This practice destroys the non-profit concept that should be applicable to all co-operatives and creates false impressions in the minds of the renter and the public.

An article in the July 1959 issue of *Forum* says :

"Although the wealthy occupants of a typical luxury project become the joint "owners", the "co-operative" aspect of the undertaking is scarcely more than a financing gimmick of the builder — a device that enables him to take his capital and his profits out of the venture as soon as it is completed, so that he will not have to remain locked in for many years as an "investor-owner".

The Federal Housing Administration by regulation prevents this type of activity in any projects that it insures. However, unless the state intervenes with suitable legislation, there is nothing to prevent this happening in projects which are not financed by FHA and which may be insured by a private insurer. Mr. Donald Monson, director of New York City Community Renewal Program, speaking of the problem, said :

"Without a clear co-operative corporation law on the state statute books, all kinds of co-operative cor-

porations will be formed and ingenious devices will be found to evade responsibility to the co-operative membership. These subterfuges and evasions will be manifested in poor building construction, misleading advertising, and excessive costs — seemingly reduced capital costs which only result in increased maintenance charges — and, doubtless, other fraudulent practices involved in a return to the philosophy of *caveat emptor*.”

As a solution to this problem, Mr. Monson offered the following :

“A fundamental requirement in any city is the existence of state legislation which defines a co-operative. Such legislation must be effective in prohibiting the use of the word “co-operative” in any corporate title or advertisement which describes a building not organized under the specific co-operative statute. The legislation should define a co-operative along Rochdale principles; it should provide for registry of the by-laws with a state agency; it should require independent and periodic audits; and it should tie in the co-operative law with the regular corporation law of the state.”

The advantages of co-operative housing

A Statement on Co-operative Housing issued by the Federal Housing Administration lists the following advantages of ownership in the “213” management-type co-operative :

1. The co-operative membership furnishes the equity capital for the undertaking and the builder, therefore, finds it possible to minimize his capital outlay and to reduce his profit accordingly.
2. The monthly carrying charge paid by each member is lower than comparable rentals, since it excludes the profit factor ordinarily accruing to the landlord.
3. Vacancy losses in co-operatives are virtually non-existent.

4. Pride of ownership has translated itself into a marked reduction in depreciation due to carelessness of occupants.
5. The tendency of the members to "stay put" eliminates to some extent the expense of redecorating and repairs.
6. Democratic control assures that the project will be operated in the interest of the occupants.
7. A reserve for replacements and an operating reserve add to the financial stability of the co-operative.

One additional advantage listed would not be applicable in Canada. It is the deduction of a co-operative member's share of real estate taxes and mortgage interest from his personal taxable income.

A statement from Jerry Voorhis' book *American Co-operatives — Where they come from — What they do — Where they are going* summarizes the challenge which lies before housing co-operatives in the U.S.A. :

"It is probable that good housing at costs they can afford is the most serious, unmet, economic need of Americans today. This, then, is the kind of situation in which co-operatives have their clearest reason for existence, their best opportunity to show the benefits they can bring to a whole society, and the best opportunity to win broad public acceptance."

Co-operative Housing in Canada

In the years 1954 - 1960 less than one half of one per cent of all the National Housing Act loans in Canada were to home-owners building under co-operative programs. All the homes built were for individual ownership and were detached single-family dwellings.

In spite of the small percentage of this co-operative building, a comparison of the characteristics of the homes and the owners with the average of all NHA financed homes and borrowers shows some wide differences. These differences follow patterns which might have been anticipated in the light of co-operative experience and knowledge of the groups.

The homes are larger than the average and are situated on larger lots. They are on larger lots partly because the shortage of reasonably-priced building sites often forced the members to move out to rural or semi-rural areas where they built on unserviced land. Other reasons for these variations are susceptibility to the influences which sell suburbia and an uneconomical degree of variation in design and planning. Variation is at least partially responsible for co-operative members over-extending themselves in terms of finance and time, sometimes contributing to delayed finishing of interiors, front or back steps, stair railings, painting, landscaping, or finishing touches that could be delayed.

The average cost of the co-operatively-built homes was somewhat less than the average of all. This indication of savings through the co-operative is found both in total cost and in construction costs.

The cash equity in the homes was a bare minimum, with total equity largely made up of land and labour. Co-op borrowers

were somewhat younger than the average, suggesting an age not yet financially established and the physical capacity to contribute "the sweat equity" to their self-build homes.

The co-op members had substantially lower income than the average borrower. It is reasonable to assume that people with higher incomes were able to acquire homes by independent means and were reluctant to subject themselves to the rigours of the self-build program. The ratio of rent paid to income before building, compared with the "gross debt service ratio" afterwards, indicates that their annual expenditure for shelter increased significantly.

Newfoundland

In Newfoundland 5% of the modern housing built in the last ten years has been by co-operative groups. Present conditions imposed on building groups in St. John's restrict co-operative building to "the 38% of the population with incomes over \$4,000". The average income of co-op builders in 1953 was \$3,146; in 1961 it is \$4,680. It must be added that a vastly superior and more attractive type of home is being built in more recent years.

The provincial government promotes and sponsors the building program. It provides the starter funds which enable the co-op member to build. It encourages the members to take technical courses. It provides them with a standardized bookkeeping system and with accounting supervision. It requires periodic reports from them and registers the building co-operatives under the Co-operative Societies Act.

While building is in progress, the provincial government acts as an agent for Central Mortgage and Housing Corporation and serves in this capacity until the individual's mortgage is finally approved. CMHC does its regular compliance inspections of construction. The member of a co-operative may build under this program with as little as \$250 initial cash. When the house is completed and mortgaged in the name of the individual, his cash equity has been supplemented by his labour and the province's starter fund is repaid from the proceeds of the NHA mortgage.

Up to the end of 1961, thirty-seven groups in the Newfoundland program had completed 413 homes valued at over \$5,000,000. Four more groups were engaged in constructing 40 units and three groups were in the study stage.

Nova Scotia

The first Nova Scotia Housing Commission Act was passed in 1932. The purpose of the Act was to encourage limited dividend housing, but none of the Nova Scotia contractors or entrepreneurs of the day were interested.

The Extension Department of St. Francis Xavier University at Antigonish then asked the Commission to accept a co-operative group as a limited dividend company. Changes were made in the Act to permit this. Subsequently, in 1938, the first co-operative housing project was started. The eleven members named their little community situated at Reserve Mines in Cape Breton, "Tompkinsville" in honour of Dr. J. J. Tompkins, noted educator and priest who had encouraged them in the undertaking. The members dug the basements by hand and completed their homes in 1939, each with a \$1,500, 25-year, 3½ % mortgage from the Housing Commission. Monthly payments on this mortgage were \$12.15, which included \$2.50 for a reserve fund.

In the early years the Nova Scotia Housing Commission advanced all the mortgage money up to a fixed dollar amount. At present this financing is shared by federal-provincial arrangements under Section 35 of the National Housing Act. A blanket mortgage on all the homes in the co-operative is taken in favour of the Commission. The interest rate is slightly lower than available under normal NHA loans because it is a blend of current provincial and CHMC rates. When the mortgage has been paid off, the company is terminated and each member gets individual title to his property. Tompkinsville and six other groups were dissolved when their mortgages matured. In Tompkinsville they found no need for the reserve fund during the lifetime of the mortgage and used it to "burn the mortgage" five years before its due date.



The Beaubear Housing Co-operative South Nelson, New Brunswick.

Except for the federal-provincial sharing of mortgage funds on a 75-25 basis, other procedures in this program continue much the same as in the past. Today the Commission duplicates some of the work of Central Mortgage and Housing Corporation in the field of design. However, good co-operation generally prevails between the two. The Commission declares that it is not interested in helping to provide homes for those who are able to get them independently under the National Housing Act. Co-op members' incomes range between \$2,500 and \$4,000.

In some circles the dwellings built under this program are referred to as "co-operative homes"; in others they are referred to as "Commission homes". Whatever the name, this effort has been responsible for some 1,500 homes. St. Francis Xavier University has published a manual on co-operative housing, providing a wide range of information for co-operative groups. The Extension Department of the university believes that the program has been a valuable means of "building" people. They are firmly convinced that it has developed the members' interest in their community and made them better managers of their own affairs.

Prince Edward Island

In Prince Edward Island the first co-operative building was begun in 1960 after the provincial government established a Housing Commission similar to the one in Nova Scotia. Since that time, new co-operatives have started approximately a hundred houses. They are built with a large component of members' labour. Co-operative building in P.E.I. has been similar to the Nova Scotia program, with just one difference that may prove to be significant: some of the groups are buying pre-cut or pre-fabricated homes. It is too early to make any appraisal of the advantages of prefabrication.

Prior to any co-operative housing activity in Charlottetown, a group of eight joined together in 1957 to build homes. They could find no way of getting one mortgage on an eight-unit row house. Consequently, after having a contractor do the building, they took individual mortgages on the units that they occupied. Building was

completed in 1959. They still operate as an association for purpose of maintenance and landscaping, hold regular meetings and pay monthly dues.

While exact comparisons are impossible this group believe that their homes cost 25% less than detached single-family dwellings of similar size. Monthly carrying charge for small four-bedroom units is \$62.00. It is remarkable that this should be within reach of a wage-earner with annual income of \$2,800, assuming that at that level he can pay 27% for shelter.

So far as can be learned, this is the only Canadian example of a group which has combined joint action with economical row design to solve their housing problem.

New Brunswick

While there were some attempts in co-op housing in New Brunswick in earlier years, little was accomplished before 1958 when the Beaubear Housing Co-operative organized at South Nelson.

This group of ten, who built homes of ten different designs, is unique in some respects. It is believed to be the only "continuing" co-operative group in Canada with no provision for future individual titles. Members insisted on this set-up and the stipulation that there would be one mortgage. They were assisted by the local co-operative, which supplied much of the building material, and interim financing was supplied entirely by their credit union. Co-operative Life Insurance Company provided a blanket mortgage for these homes.

Quebec

The province of Quebec has a two-level structure for co-operative housing. A provincial body provides a forum where 26 locals discuss specific problems and housing generally. This organization, La Fédération des Coopératives d'Habitation, has provided uniform expense classification and accounting procedures. They are working on the standardization of other procedures and provide both financial and technical advice to the local associations.

The locals are building co-operatives, never having tried "continuing co-operative" home ownership. La Coopérative d'Habitation du Québec Métropolitain is investigating continuing co-operatives. They have two motives for doing so: to provide housing for people of lower incomes, and to provide an integrated community wherein young married couples, couples with families of various sizes, retired couples, and widows or widowers can all find accommodation to suit their requirements. It is the hope of the co-operative that within such a community there will be opportunity for members to move from one type or size of accommodation to another as changes in family structure necessitate changes in housing requirements.

There are three types of local building co-operatives in the province of Quebec. The first type operates as a general contractor with full-time management staff. They are developers of land, doing selected portions of the building themselves and subcontracting other jobs. They offer for sale a full range of houses. They are in the larger centres and do 80% of the co-operative building in the province. Except for interior painting, which is optional, they have discarded the do-it-yourself or self-build concept. They believe that the efficiencies of large-scale operation are more economical. It is estimated that savings range from \$1,500 to \$3,000 per home. Naturally this varies with the size of the house and the extent of integration applied in the operation of the co-operative.

The second type of co-operative is managed by part-time employees. Their operations are in smaller centres and are sporadic. This group still use the self-build technique in varying degrees.

The building co-operatives — the third type — act in an advisory and procurement capacity only. They may provide assistance to secure both land and building materials. In these organizations the actual building is the exclusive responsibility of the member.

Since 1942 some 6,000 houses have been built in Quebec under co-operative auspices. There have been more than 100 building co-operatives. Many of these completed the small job

before them and dissolved, having no continuing interest when the building requirements of the organizers were satisfied. Some were unsuccessful and the following report on them is interesting:

“For the most part, the unsuccessful experiences were due mainly to the lack of preparedness of the promoters as well as the lack of understanding and co-operation from the public and the authorities towards such “odd” organizations.”

Ontario

Co-operative building in Ontario had its heyday in the interval between 1948 and 1958. In this period there was a large backlog of demand resulting from the low level of house construction during the years of depression and war. Co-op building reached its peak in 1955 when 228 houses were built; approximately 1,200 were built in the decade. St. Patrick's College in Ottawa promoted group home building much as it was practised in Nova Scotia. Because of the absence of a restraining influence similar to the Nova Scotia Housing Commission, more expensive homes were built. Upper limits were dictated solely by personal desire and ability to pay, within the limits of the National Housing Act.

A well prepared manual *Guide to Co-operative Housing* was published to aid the building groups. It provided a similar range of information as the one produced at St. Francis Xavier, but in addition devoted some attention to the accomplishments of co-operative housing groups established earlier.

In 1955, the leadership of St. Patrick's College initiated the formation of the Co-operative Home Builders Federation. Its purpose was to promote co-operative home building and to provide education for it. Later the same year the Co-operative Building Society was incorporated to provide a co-operative in house construction. These provincial organizations were dependent, for financial and other support, on individuals who intended to build or who had built under the co-operative plan. But it was found that, when their homes were completed, members lost interest and withdrew their support. The Federation was unable to extend its edu-

cational programs to others. It was dissolved and its charter surrendered. The Building Society got into difficulties and was absorbed by United Co-operatives of Ontario. It is now operated as a subsidiary of UCO under the name of Co-operative Construction Services.

The co-operative building successes of the 1948-58 period in Ontario were largely based on groups of workers from urban centres building in adjacent semi-rural or suburban areas. Many observers, even those who were members of these building co-ops, believe that this program is unsatisfactory under conditions of the 60's. The number of new building groups has steadily declined almost to the vanishing point.

Co-operatives for the elderly

Two other co-operative efforts in housing deserve special consideration: projects for the elderly or senior citizens, and students' co-op residences, both in Ontario.

Twin Pines Apartments Limited is a limited dividend corporation sponsored by United Co-operatives of Ontario for senior citizens housing. UCO is a large wholesale farm supply co-operative owned by 152 local co-operative organizations throughout Ontario. The membership of these locals runs to 70,000.

Consistent with their interest in community affairs and public welfare, United Co-operatives organized Twin Pines Apartments under the limited dividend section of the National Housing Act. In association with interested local organizations, Twin Pines (which has completed five projects and has twelve more in various stages of organization) will consider similar developments in any Ontario community where there is a local group or organization prepared to associate with them in this effort. The local groups may be service clubs, church organizations or similar bodies. In this partnership arrangement the local associates provide five percent of the capital required for the project in the form of preference shares. They act as a local advisory committee for the operation of the apartment. Twin Pines, as a province-wide organization, overcomes many difficulties experienced by purely local sponsors who under-

take such projects. Beginning without experience, local sponsorship is usually a long, complicated and frustrating process. Local volunteers, working alone, just finish learning at the time their project is completed. Twin Pines, on the other hand, take their experience from project to project, and can provide efficient long-term administration. Certain plans and specifications are standardized to add further to efficiency.

While this is not co-operative housing as such, its sponsorship by a co-operative warrants attention. United Co-operatives formed Twin Pines in the knowledge that at least 10% of Canada's population is 60 years of age or older. They know that this sector of the population is the fastest growing age group in Canada, and that the total number will probably double by 1980. It is acknowledgment, too, of the new trend in care of the aged described by Mr. Donald H. Gardiner, of the Social Planning Council of Canada, when he said: "It is common knowledge that the family no longer plays the role it once did in the care of the aged. This is one of the long-term social trends that has contributed to the need for housing for the elderly."

A campus co-operative

Campus Co-operative Residences Inc. at the University of Toronto provides living accommodation for 135 students. While this co-operative is not remarkable because of the size of its membership, it is now in its 25th year of successful operation completely "on its own". It turns down two applicants for each one it is able to accept. The cost of living accommodation is 25% less than in conventional university residences. In addition there has been an average annual patronage refund of \$70.

The most valued benefit in the organization is not necessarily savings. Residence here is an exercise in self-discipline. It is a tribute to the young membership that only one member was ever expelled from the organization, and that for not doing his share of the work. Here, limited numbers of young people enjoy a rich experience. This is described in the *Imperial Oil Review* of February, 1962: "The co-op becomes more than a centre of low cost

accommodation. It becomes a university within a university and it tends to turn out a more mature college graduate."

There are three other co-operative student residences in Canada, at Carleton, Queen and the University of British Columbia.

The western provinces

Any review of co-operative housing activity in the four Western provinces must necessarily be more concerned with their future plans and hopes than with past achievements. Though there has been some co-operative building in the past, none of any significance is presently in progress.

Manitoba

A sponsoring group in Manitoba has developed plans for a two-level co-operative housing organization. Their plan was adopted after they had studied the methods of European housing co-operatives and co-operative projects in the United States, in New York and Cleveland. The Co-operative Housing Association of Manitoba Limited was chartered in 1960 for the purpose of sponsoring local housing co-operatives and assisting them with management and technical problems.

They intend to follow one important practice previously untried in Canada. The provincial association will complete all planning, design, financing and construction arrangements. The members will not be directly involved in planning or construction, just as in Europe and the United States successful housing co-operatives build for the members rather than leaving it to do it for themselves. This develops expert technical organizations. It is an important reason for the success of their housing co-operatives.

When the provincial association completes a project, it will form a local society and transfer ownership of the property to the local, which will operate as a continuing co-operative.

With this objective the Manitoba organization made a proposal to the city of Winnipeg in a "competition" to develop about 36 acres in what is known as the Keewatin - Burrows area. The com-

petition was described as follows: "The housing must be either full-recovery rental accommodation or co-operative housing accommodation suitable for, and economically within the reach of, families whose incomes are sufficient to disqualify them for subsidized rental accommodation under Section 36 of the National Housing Act but are not sufficient to permit them to obtain a loan in order to purchase a home under the National Housing Act regulations existing at the time they occupy the accommodation."

The proposal was developed by the co-operative with the help of professional engineers, town planners and a chartered accountant. They proposed to develop the area with about 980 units in the form of town houses and garden apartments. The garden apartments were to be developed 29.2 units per acre and the town houses at 14.2. This compares with usual densities of $3\frac{1}{2}$ or 4 to the acre in detached single-family housing. Describing their town houses the submission of the co-operative says the following:

"The town house or row house has been used extensively in Europe and the United States and long advocated here as higher density housing for urban families with children. We provide them for families requiring three or four bedrooms. The town house has the major advantages of the detached single-family house, that is — a direct relationship to the ground, a private yard for living and playing and direct access from the street.

"Due to the elimination of the side yard in a town house development, a higher density results, enabling concentration of open space into parkland and a greater intimacy in the housing groups.

"The economy of the town house compared to the single family detached house results mainly from the continuity of construction, use of common side walls and the concentration of services — street, sewer, water and electrical distribution. Additional economy will be achieved by quantity production using prefabrication techniques and bulk buying of materials and equipment.

"Privacy of the individual units will be emphasized by each having a private fenced courtyard or patio."

The garden apartments are described as follows:

"Garden apartments are provided for those requiring one or two-bedroom units. These are similar to the town house units but are without private yards and are three-storeys in height.

"The one bedroom unit is on the lower level, while the two bedroom unit is a two-storey unit.

"Each dwelling unit thus has an individual outside entrance, eliminating the standard double-loaded corridor with its noise and odour and need of janitor service. Through-ventilation and two exposures are provided for each unit.

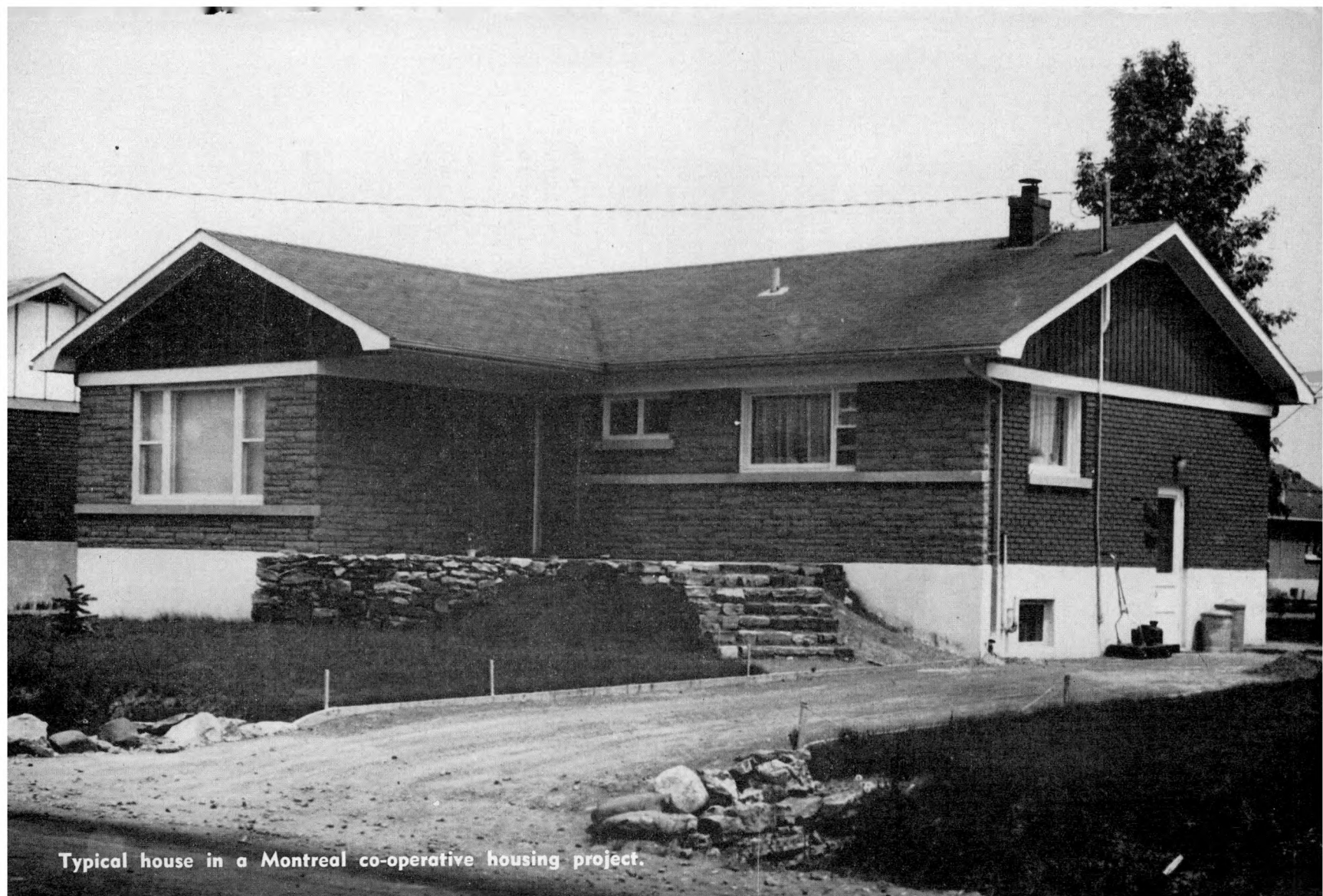
"The blocks are arranged in courtyard groups in order to provide common open space that is sheltered from the roads and parking lots."

The co-operative plans a complete neighbourhood, including school, churches, residences for elderly persons, community centre and a shopping centre. It proposes to use all the economies of large-scale production, economical design and co-operative ownership.

No row houses were available for sale in Winnipeg, so a price comparison was made with new, detached single-family homes offered by a private developer. In 1960, when the co-operative made these comparisons, they estimated that, at a 27% debt service ratio, their town houses were within the financial reach of buyers with annual incomes of \$3,900. In order to buy the bungalow an annual income of \$5,750 would have been required.

It must be emphasized that this comparison uses two different types of housing and that the estimated savings would not be entirely due to the co-operative features of the development. Nonetheless, no private developer in Winnipeg had shown sufficient concern for the consumer to provide housing in this economical form.

At present this plan is being revised for smaller acreage.



Typical house in a Montreal co-operative housing project.

Housing the people of the North

Interested groups in Saskatchewan, Alberta and British Columbia all have a common desire to promote co-operative housing among the Indian and Métis population. The Indian Affairs Branch and the social welfare department of the provincial government of B.C. are joint sponsors of a pilot social welfare project in Prince Rupert.

A report on the project says:

“Indications are that housing is a major problem in Prince Rupert for both non-Indians and Indians alike and that the lack of adequate housing and the high rentals is contributing substantially to the social breakdown of many Indian families in Prince Rupert.”

An Indian co-operative housing committee has been formed and is working on a charter.

Information on the problem in Saskatchewan, and past and proposed activities, may illustrate the need for housing for the residents in many parts of Canada's North.

In 1958 there were 16,500 residents of Saskatchewan living above the 55th parallel. About 7,500 of these were white, half of them living in the modern mining community of Uranium City. The 9,000 native population was composed of 4,400 Treaty Indians and 4,600 Métis. The following figures, taken from a survey made in five northern Saskatchewan communities in 1960 and 1961, indicate a degree of crowding that must surely lead to many tragic situation:

	I	II	III	IV
	Floor Area per Dwelling	Number of Rooms per Dwelling	Number of Occupants per Dwelling	Number of Occupants per Room
<i>Cumberland House in 1960</i>				
Métis - Indians	433	2.6	6.2	2.5
<i>Pelican Narrows in 1961</i>				
Métis - Indians	278	1.4	6.9	5.7

NOTE : All figures are averages.

A quotation from the survey is significant.

“The majority of houses lived in by Métis and Indians are one-room shacks which are sparsely furnished and very overcrowded. This means there is no privacy, no place for a child to do school homework, no room for home recreation and lack of rest for children who cannot go to sleep on the floor until the activities of the adults cease for the day. Many of the native people we see point out the inadequacy of their housing and their desire for something better. There is much to indicate that standards in housing would improve with opportunity to identify with those of higher standards and with opportunity to achieve them.”

These Canadians were largely occupied with trapping, dependent on the chase for their very existence. As nomads they lived in quite temporary dwellings until they were subjected to the white man's ways. Access roads, air-travel and radio also serve to bring their living conditions more forcefully to public attention.

With knowledge of two successful co-operative housing developments among the Métis in Southern Saskatchewan, similar development has been undertaken in the North. In 1961, at the small community of Pine House Lake, a group of natives made the second change in their type of dwelling. The first was from wigwam to log cabin; in 1961 some of them moved from log cabin to co-operative cottages. The cottages are approximately 24 x 24. They are completely insulated with fiberglass, have double windows and doors and insulated metal chimneys. They are constructed from lumber produced by portable saw-mills from logs felled on or near the building site. Interior design is unconventional according to Southern standards, but necessary in their climate. Heating is by wood-burning, air-tight heaters, dependent on convection for circulation. Interior partitions do not extend completely to either floor or ceiling and interior doors are not used.

There are two alternatives for helping the people of the North. Probably the easiest is the paternalistic way of simply providing housing for them. The more difficult, though more likely to help them become useful members of society, is to assist them to help themselves. The co-operative method that is being introduced to them is training them to work together in logging and construction, to study together, and to understand the meaning of their own housing organization, its plans and the financing of it.

The sparse population in the vast area of Northern Saskatchewan — approximately 100,000 square miles — presents many problems to any program of assistance, not the least of which is co-ordination of all the parties interested. In May 1962 a committee for the co-ordination and control of the housing development was formed. Its formation was undertaken by the Co-operative Union of Saskatchewan, the Saskatchewan Co-operative Credit Society and four interested government departments.

Problems of Canadian Building Co-operatives

The pattern of co-operative building in Canada has been almost as varied as the country itself. Groups in one province are often unaware of the nature or extent of the housing programs and accomplishments of groups in other provinces.

Meetings of interested groups and individuals from St. John's to Vancouver indicated that the four most pressing problems were: (1) land, (2) finance, (3) lack of understanding by public bodies and officials, and (4) lack of a central organization to assist with their activities. Because the last may affect the other three, it is appropriate to deal with it first.

Lack of organization

Because they have lacked a central housing organization, the various co-operative groups outside Quebec, have not even had an opportunity to meet to discuss common problems. No assistance has been available to do research, provide management advice, or counsel them on operations and plans. More specifically, a central organization might have helped them in a general way with land procurement, finance and relationships with public bodies.

Lack of public understanding

When meeting with public officials, a lack of appreciation for the potential of co-operative housing has been evident in two-ways. Those who would promote co-operative housing for others meet with a lack of understanding of the social objectives of co-operatives, and sometimes even suspicion of motives. Small groups sometimes

face a different attitude, suggesting that their few homes are not worth bothering with.

Lack of capital

Amendments to the National Housing Act increasing lending values to 95% have decreased the financial problem of co-operative home builders. However, capital in quantities required for land acquisition is still a problem. By their very nature co-operatives do not lend themselves to, nor do they have the funds for, long-range investment or speculation.

The land problem

The land problem is almost insurmountable for them also, particularly in view of the current situation as described in the *Report of the Committee of Enquiry into the Design of the Residential Environment*, by the Royal Architectural Institute of Canada:

“To feed a substantial housebuilding enterprise requires first of all an inventory of suitable land. Large residential developers normally hold enough acreage for the next three to five years of operation. However, there often lie between these builders’ outermost holdings and the true farms nearest the city a band of territory which is neither the one nor the other. This is urban-designated land taken over from farmers by investors, who expect later to dispose of it profitably for urban development. Information given us by the Canadian Association of Real Estate Boards and others shows that this band held in speculation may amount to much more than active builders hold. Where a five-year supply is in the hands of builders, a further supply for ten or even twenty years after that may be held for sale to builders.”

Other problems

An outsider observing Canadian building co-operatives can detect in them several problems not apparent to the organizations themselves. In some instances they have not made a clear-cut

analysis of their objectives. They have not always decided what income group or other constituencies they are trying to assist. In some locations, such as Nova Scotia, where sponsorship under the Housing Commission is more positive. They have clearly defined the income ranges of those who should benefit. However, here other problems have prevailed. It seems that the attraction and savings of modern multi-unit dwellings, which should appeal to any low-income group, are not recognized. The Commission offers only a selection of detached single-family houses to group members. This has led them to follow the mirages described in the opening paragraphs of *New Forms of Family Housing* by Murray and Fliess, which says :

“Two mirages have confused a clear view of a better Canadian home in a better Canadian community. One image is of a vast country of “boundless open spaces” amply extensive to support a rambling ranch house as the ideal and realizable shelter for each and every family. The second image is that of the tall apartment house cramped in a congested urban scene as the inevitable answer to high land values and resultant high densities. Underlying all is the faint implication that anything other than the detached house is somehow a second class solution. For steadfast dedication to the single house as the optimum housing solution, there are many compelling reasons, — some factual, some illusory.”

Conclusions

Other types of co-operatives and the co-operative movement generally in Canada should encourage and sponsor new co-operatives for housing. These organizations should make Canadians aware of the great possibilities of housing co-operatives. Their objective should be to help all Canadians, who may choose to use the co-operative way, secure good quality housing at costs they can afford. This objective can be achieved by taking advantage of the many economies which are available only through co-operative action. Though methods would vary considerably for different groups and for different areas, the general objective should remain the same.

For many years there has been a shortage of housing in most Canadian cities. While the total shortage shows signs of being overcome, the present supply of housing is certainly not properly balanced to demand. There may be many houses for sale or rent to the 60% of Canadians who enjoy the largest incomes, but there is still a serious shortage of adequate housing for families with smaller incomes. There is a shortage of satisfactory housing for senior citizens and other special groups. For example, the need to house certain Canadian minorities who are not city-dwellers is acute. The native and Métis population of Canada's Northland deserve the best possible humanitarian considerations.

The original National Housing Act was designed principally to promote the ownership of single-family homes. Amendments have tended to perpetuate this underlying purpose. To understand this logic it is necessary to realize that apartments have traditionally been built by entrepreneurs. Obviously, high lending values or favourable interest rates on rental accommodation would lead to profits for the landlord.

In recent years rising costs, uneconomical land use and the many problems associated with urban sprawl have influenced Canadian planners, architects and engineers to advocate more economical house design and use of land. Almost without exception, this highly knowledgeable group now advocate the building of multi-unit dwellings to prevent waste. Co-operative methods can be the means of reconciling these two divergent attitudes, providing home ownership and more economical housing at the same time.

While the present land assembly provisions of the National Housing Act appear to be satisfactory, they have now achieved the results that might have been expected. More joint action by all levels of government for land assembly seems necessary. The practice of land assembly might become more widespread if the land were used to build new total communities, including schools, parks and commercial areas. The new West Humber community in the township of Etobicoke in metro-Toronto is an example of this type of development, with federal-provincial-municipal combined effort developing an integrated community which will include private and public housing, schools, parks, playgrounds and a commercial area. Land is reserved for churches, a YMCA and a public library.

When larger areas are assembled consideration should be given to making land available on long-term lease. This practice has been followed successfully in Europe. The report of the Royal Architectural Institute of Canada, mentioned earlier, recommends that consideration be given to it in this country.

The slowness of urban renewal in many Canadian cities suggests that additional new forces should be working on the serious problem of urban blight. By aggressively engaging in this vital work, housing co-operatives in other countries have made substantial improvement to their cities and spectacular improvement in the living conditions of people. Housing co-operatives in Canada should be just as capable of such achievement as are the housing co-operatives in New York City.

Various schemes of co-operative housing are able to provide high quality accommodation at low cost in both Europe and the

U.S.A. They make substantial savings for their members. Members of building co-operatives in Canada also have made significant savings. The Federal Housing Administration in the U.S.A. states categorically that the purchase of co-operative apartments is less costly than rental of comparable accommodation. The co-operative movement in Canada must do a great deal more to make known the potential savings and other advantages in co-operative housing and to ensure that Canadian housing authorities are made aware of them.

Co-operatives for housing are an excellent means through which people in all economic circumstances can reduce their expenditure for shelter. Economical land use, design and co-operative ownership can be applied to all classes of housing. Nevertheless, the development of co-operatives is usually associated with a specific need. Those who are least able to obtain homes through independent purchase or rental are the most obvious market for co-operative housing. They are :

1. The principal group — the very large number of Canadians in the “in-between” group, unable to buy housing on the conventional market, financed under regular insured NHA loans, but at the same time unable to qualify for any claim on the very limited amount of public housing built in Canada.
2. Senior citizens.
3. Minority groups, such as Métis or natives of the Canadian north.

Little examination of average weekly wages and salaries is needed to demonstrate that the average Canadian wage-earner has insufficient income to buy a new home. The Dominion Bureau of Statistics *Employment and Payrolls* of January 1961, reports average weekly wages and salaries of \$76.99. Even assuming 52 weeks employment, this is an annual income of \$4,004. In durable goods manufacturing (one of the highest wage classifications) wages and salaries are \$85.42 a week or \$4,441 annually. But in 1959 only 3.3% of NHA borrowers had incomes under \$4,000. It seems

reasonable to assume that, while the average wage-earner might be able to buy a detached, single-family home, certainly those below the average have little hope of realizing this dream. These figures need no elaboration to prove the housing needs of urban workers. In some countries trade unions have become effective sponsors of housing co-operatives. They might well fill the same role in Canada.

The experience of housing co-operatives in Europe and in the United States indicates that continuing vigorous development must have permanent sponsorship. A parent organization of the Swedish pattern seems essential. The absence of any request from a co-operative for a part of the West Humber community is evidence of this need. A sponsoring organization would be an important part of a new improved organizational structure of co-operatives for housing. Such an organization would also assist and improve the effectiveness of the present self-built Canadian housing co-operatives.

The present National Housing Act needs only slight adjustment to permit co-operatives to accomplish substantial housing development. However, in the U.S.A. the Federal Housing Administration has shown the advantages of the special section for co-operatives under the federal act. It has been in force since 1950. In recent months the British government has taken special action to encourage co-operative housing.

But apart from the British and American examples, there are other reasons why co-operatives for housing deserve special recognition in housing legislation in Canada :

1. If there were a special part of the National Housing Act, co-operatives for housing would receive more attention from Central Mortgage and Housing Corporation and from government.
2. If federal government recognized co-operatives as an important sector of the housing industry, this would help them gain greater recognition from provincial and municipal bodies.
3. Recognition of their full potential would create better understanding on the part of contractors and financial agencies.

4. A special part of the National Housing Act would be more readily adaptable to co-operative requirements and more sensitive to co-operative practices.
5. Coupled with appropriate provincial legislation, a special part of the Act would deter the formation of pseudo-co-operatives; in the opinion of responsible people in other countries, it is necessary to establish clearly the distinction between true co-operatives and projects that are co-operative (CO-OP) only in name.

Recommendations

1. Organizations for co-operatives housing

In establishing an improved organizational structure, all possible use should be made of existing organizations and facilities. In each province or other appropriate area the credit unions, trade unions, existing housing co-operatives and other co-operatives should form a non-profit corporation to sponsor co-operative housing. These new organizations might be known as “central co-operative housing societies”. An examination of the three-sided partnership seems appropriate.

(a) Savings programs particularly earmarked for housing have assisted the development of co-operative housing in other countries. In Quebec the *caisses populaires* are actively engaged in financing houses. The cost, long-range requirements and family importance of good dwellings, all contribute to the logic of saving for housing. A credit union's basic purpose is the promotion of thrift among members and the granting of short-term loans to them. Regardless of their short-term concept, the difficulty of accepting savings especially designated for housing should not be insurmountable. The credit unions should develop special “saving for housing” schemes. They might keep these funds in special accounts in central credit unions. Adapting credit union operations to this special purpose seems preferable to the development of a long-term savings co-operative for housing. Working together, housing co-operatives and credit unions can develop savings plans which are just as effective as the HSB program in Sweden.

(b) Trade unions in Europe, Israel and the United States have a long history of interest in and assistance to co-operative housing organizations. The report of the 45th Conference of the

International Labour Organization contains a number of statements in endorsement of housing co-ops. Canadian trade unions should develop a similar interest; certainly many of their members need improved housing.

(c) The third member of this triumvirate is other types co-operatives. It is their principles under which the housing co-operatives would operate. Their participation and educational techniques are vital to the development of virile housing organizations. They should be prepared to ensure that the same capable and responsible management skills that have been developed in other co-operatives are made available in the field of housing.

Individuals would be encouraged to become associate members of the central. Most of them would come from the membership of credit unions, trade unions or co-operatives. They would be the future owners of housing co-operatives. They would be encouraged to accumulate credit union savings specifically for purchase of shares in the local housing co-operative. Ownership of a quota of shares would be one requirement for possession of a housing unit.

The central co-operative housing societies formed by the credit unions, trade unions and co-operatives would be the middle tier of a three-tier organization. Above would be a Canada-wide federation of the centrals; below would be the local housing co-operatives.

2. Central organizations and their purpose

The functions of the centrals would be varied :

1. To analyze housing needs in their area and determine where co-operative activity might assist;
2. To establish objectives for various types of co-operative housing activity to be applied in their area;
3. To plan and promote co-operative housing activity generally;
4. To plan and contract for building. The centrals should complete the building function, including financial



Typical house in an Ontario co-operative group.

planning and arrangements, dealing with public bodies and all other necessary tasks. This would include dealing with local offices of CMHC.

5. To form housing co-operatives from its associate members when building is completed. The central may also buy existing housing for similar transfer to co-operative ownership.

The procedure of forming the housing co-operative after the building is completed (or of "selling" after building) is extremely important. It is doubtful if co-operative housing in any urban setting will ever experience significant success if required to organize or "sell" housing to the members before it is started. If pre-selling is a requirement, the members inevitably become involved in the technical detail of physical planning. Because of inexperience this invariably leads to disagreements and frustrations. Technical planning is a job that can better be done for the members. This has been proved by the successes in Europe and New York. To prevent the individual member from making decisions about design is not a denial of his democratic right. Instead, it is a delegation of detail to those better qualified.

On the other hand, it should not be concluded that co-operative home owners would not have any influence on design. As a matter of fact, in the Scandinavian countries this influence is substantial. But it is the influence of an organized consumer group on the responsible architects and planners — maybe a revived architect-owner relationship — certainly a far more significant, effective and satisfying relationship than one individual's influence upon the design of one dwelling.

After a development project is completed, the central society would provide several important services for the newly-formed housing co-operative. It would provide techniques for promoting new understanding among the membership. In the technical field, a management service, accounting service, legal and financial service should all be available. In some cases the service might be on contract basis; in others it might be advisory in nature. Generally

speaking, the central should promote and encourage sound operation of its member housing co-operatives.

3. Local associations

As each local housing association is formed, it would become a member of the central. The "mother society" should accept responsibility for a period of time sufficient to establish the local's success. This responsibility should end when it becomes evident that it is no longer required.

The detailed constitution of both central and local would require study. The membership of the central organization would change as the co-operative housing movement grew. The housing co-operatives would naturally become a more effective voice in the affairs of the central and national organizations.

4. National organization

The central co-operative housing societies from across Canada should join together in a national co-operative housing federation. This would be a non-commercial organization. With its members it would formulate and publicize national co-operative housing policies. It would represent the co-operative sector of the housing economy to the federal government, to Central Mortgage and Housing Corporation and to appropriate national organizations. It would represent the housing sector at national co-operative meetings. While developing the co-operative housing movement, it should work closely with Le Conseil Canadien de la Coopération and the Co-operative Union of Canada. It would provide a forum for the centrals to discuss problems, developments, future plans and housing trends. It could provide useful information and advice to the centrals.

To recapitulate, the proposed organization for co-operative housing would line up as follows:

1. A national co-operative housing federation;
2. Central co-operative housing societies;
3. Local co-operative housing associations.

5. Legislation and relationship with government

(a) *Federal.* — Because of what it can contribute, co-operative housing deserves a friendly and sympathetic climate in which to operate and develop. This can be fostered by a special co-operative part of the National Housing Act. On the one hand, this special part would require co-operative housing associations to:

1. Operate under by-laws approved by CMHC.
2. Establish reserves on a carefully regulated basis and if deemed necessary be required to secure government approval for the disposal of assets.

On the other hand, because they operate in the public interest without profit or speculation, they should be granted the best possible organizing and operating conditions, including:

1. Insured loans for as high a proportion of lending value as is available to the owners of individual homes. This ratio should apply to co-operative borrowings against either single- or multi-occupancy dwellings.
2. Revised interest rates. Under the present National Housing Act, housing for people of low income, university students and elderly persons is financed at preferential interest rates. When members of co-operatives belong to these same broad classes, the mortgages on their housing should be subject to the same preferential treatment.
3. Permission to build before "selling" to their members.

The potential benefits of co-op housing deserve careful cultivation. It is not possible to achieve them by legislation alone. Some means should be established for effective collaboration between Central Mortgage and Housing Corporation and the proposed national co-operative housing federation. Until the federation is established, co-operative housing should be represented nationally by Le Conseil Canadien de la Coopération and the Co-operative Union of Canada.

The National Housing Act should not provide for the insurance of loans or direct lending to any housing organization purporting to be a co-operative unless that organization is member-oriented. The proposed national co-operative housing federation, Le Conseil Canadien de la Coopération and the Co-operative Union of Canada could all assist in the identification of bona fide housing co-operatives. All co-op borrowers should be required to operate under co-operative by-laws and conditions as outlined in the Act. However, there might be some who would desire joint ownership of the housing that they occupy without accepting the conditions of co-operative membership. An alternative to the co-operative way should be available to them. This might be found in housing associations, mutuels or condominiums.

The values of campus co-operatives have been proved. Couple this with their undoubted reliability and it becomes apparent that they should be entitled to the same favourable finance that is available to the universities in building residences.

While assistance to minority groups and groups in isolated communities is fraught with communications problems, their need may be the greatest of all. Co-operative action can help them but it may require special financial considerations, special administrative techniques and special housing standards to meet unusual conditions.

(b) *Provincial.* — Each of the ten Canadian provinces has legislation which guides operation of credit unions and co-operatives. They should ensure that their legislation is in a form that will satisfactorily serve housing co-ops. It should cover registration, inspection, audit, regulation of reserves, etc. On the other hand, it should prevent other forms of joint home ownership from using "co-ops" or "co-operatives". Provincial co-operative housing legislation and the co-operative part of the National Housing Act should complement each other.

6. Relationships with municipalities

Municipal authorities in many cities, including Oslo, Copenhagen and New York, have recognized the benefits of co-operative housing. Widely held opinion suggests that co-operatives significantly

reduce the amount of public funds required for housing. Co-operatives for housing should see that municipalities are aware of these facts. In their own self interest, municipalities might investigate co-operative housing in some non-Canadian cities.

Land is only as valuable as the long-term use that can be made of it. This use may not always be accurately measured in dollars and cents; it may sometimes include social values. Informed opinion suggests that there may be over-concentration of public housing in parts of some Canadian cities; though the slums have been removed, the slum mentality may remain. While it may be idealistic to think in terms of completely homogeneous communities, containing people in all economic circumstances, certainly mixing of income levels is desirable. If housing co-operatives are adjacent to public housing, their owner occupants might provide an incentive for the residents of public housing to improve their economic conditions.

It seems reasonable that as a general class city people with low income should be housed in central locations. It is they who can least afford to drive to and from work. It is they who are most subject to the regimentations of present-day industrial life.

Co-operative housing can be a catalyst for the development of integrated communities in redevelopment areas. Municipalities will find that the exterior housekeeping, landscaping and gardening in co-operative projects will make their developments acceptable in any community. Pride of ownership is an important advantage of co-operative housing. This fact has been repeatedly demonstrated in older lands and can bring about more tolerant attitudes towards the zoning problems of Canadian cities.

7. Financing co-operative communities

The housing of large numbers of Canadian non-farm families in co-operatively owned dwellings has yet to be attempted. Economies of design combined with co-operative ownership offer excellent prospects. The financial structure of the co-operative and the investment of the member need serious consideration.

A great variety of financial policies are followed by housing co-operatives in other countries. In some cases the members are renters; they pay a nominal membership fee, nominal monthly dues and monthly rent which, naturally, does not include any profit factor. In the other extreme some housing co-operatives have required members to make a relatively large initial down payment and monthly payments on principal which combine for a build-up of member equity to complete ownership in 20 or 25 years.

Few housing co-operatives attempt to adjust the investment of the member for inflation of property values. There are no known situations where this is done with proven satisfaction and certainly none among low-income people.

While it will be the responsibility of the centrals to establish financial policies suitable for each membership group, Canadian housing co-operatives should require each and every tenant to become an owner. In some cases the percentage of ownership will be small; but regardless of amount it is worthwhile. It reduces the amount of mortgage finance necessary and gives the member pride of ownership. Equities and rights of occupancy will be an asset that can be granted or devised.

People with low incomes are the largest group of Canadians needing housing. This group more than any other is inclined to finance on a month-to-month basis. Central housing co-operatives should endeavour to provide them with the best quality shelter for the lowest possible monthly expenditure.

Finally the co-operative way can create large new groups of Canadian home-owners. A development of such significance never takes place over night. In the interests of housing in Canada it should be started now. Much time has been lost. In 1944 the Advisory Committee on Reconstruction tabled Part IV of their sub-committee's report (the Curtis Report) on housing and community planning. This was published by the King's Printer in 1946. It has this to say about co-operative housing:

"It is important that proper attention be given to the role of co-operative associations within the housing field,

and that their nature should be understood. Co-operative organization may be utilized for building or for ownership or for both; in some circumstances it may be applied to tenant housing; it is an excellent medium through which a combination of government assistance and group self-help may be secured . . .”

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